

CLAIM LISTING

1. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account associated with an account holder to a second credit account associated with the account holder comprising:

receiving at a computer a balance transfer request for transferring a balance[[s]] from the first credit account to the second credit account;

obtaining account data associated with the first credit account, said account data comprising at least an identifier for a first ~~[[the]]~~ financial institution with which the first credit account is held;

determining with a business logic server, using the account data, whether the first financial institution with which the first credit account is held is related to a second ~~[[the]]~~ financial institution with which the second credit account is held; and

processing the balance transfer ~~[[the]]~~ request if it meets all of at least one eligibility requirement for transferring the balance, and otherwise not processing the received balance transfer request; the at least one eligibility requirement[[s]] comprising a requirement that the first credit account and the second credit card account ~~is~~ not be held by with a related financial institutions ~~that is related to the financial institution with which the second credit account is held.~~

2. (Previously presented) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, wherein the account data is obtained in real time.

3. (Previously presented) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, wherein the account data is obtained from a source other than the account holder.

4. (Previously presented) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 3, wherein the source other than the account holder is a credit reporting bureau.

5. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, wherein the first and second financial institutions ~~with which the first account is held is considered related to the financial institution with which the second account is held if the financial institution with which the first account is held is~~ are the same as the financial institution with which the second account is held.

6. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, wherein the first financial institution ~~with which the first account is held is considered related to the second financial institution with which the second account is held if the first financial institution with which the first account is held is~~ affiliated with the second financial institution ~~with which the second account is held.~~

7. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, wherein determining whether the first financial institution ~~with which the first credit account is held is related to the second financial institution with which the second credit account is held~~ comprises comparing the first financial institution ~~with which the first credit account is held~~ with a list of ineligible financial institutions.

8. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 7, wherein the list of ineligible financial institutions comprises second the financial institution ~~with which the second credit account is held~~ and any financial institutions associated with the second financial institution with which the second credit account is held.

9. (Previously presented) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, further comprising:

receiving from the account holder an indication that the account holder is interested in transferring a balance to the second credit account; and

wherein obtaining account data is performed in response to receiving said indication.

10. (Previously presented) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, further comprising displaying at least a portion of said account data to the account holder.

11. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, further comprising displaying at least a portion of said account data to the account holder in the event it is determined that the first financial institution ~~with which the first credit account is held~~ is not the same as or affiliated ~~associated~~ with the financial institution ~~with which the second credit account is held~~.

12. (Previously presented) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, further comprising:

providing to the account holder a balance transfer request display, the display comprising a data entry field; and

populating the data entry field with at least one element of said account data.

13. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, further comprising:

providing to the account holder a balance transfer request display, the display comprising a data entry field; and

in the event it is determined that the first financial institution ~~with which the first credit account is held~~ is not the same as or affiliated ~~associated~~ with the second financial institution ~~with which the second credit account is held~~, populating the data entry field with at least one element of said account data.

14. (Currently amended) A system for online transfer of a balance comprising:
a computer system configured to:

receive an online balance transfer request for transferring a balance from a first credit account associated with an account holder to a second credit account associated with the account holder;

obtain account data associated with the first credit account, said account data comprising at least the financial institution with which the first credit account is held;

determine whether the balance request meets at least one eligibility requirement, the at least one eligibility requirement comprising a requirement that a first ~~the~~ financial institution with which the first credit account is held is not related to a second ~~the~~ financial institution with which the second credit account is held; and

process the online balance transfer request if all eligibility requirements are met and, otherwise, not processing the received balance transfer request; and

a network connection associated with the computer system and configured to enable the computer system to receive data transmissions from and send data transmissions to the account holder.

15. (Original) A system for online transfer of a balance from a first credit account to a second credit account as recited in claim 14, wherein said computer system comprises two or more computers.

16. (Currently amended) A computer program product for online transfer of a balance from a first credit account associated with an account holder to a second credit account associated with the account holder, the computer program product being embodied in a computer readable medium and comprising computer instructions for:

obtaining account data associated with the first credit account, said account data comprising at least the financial institution with which the first credit account is held;

determining whether the balance request meets at least one eligibility requirement, the at least one eligibility requirement comprising a requirement that a first ~~the~~ financial institution with which the first credit account is held is not related to a second ~~the~~ financial institution with which the second credit account is held; and

process the online balance transfer request if all eligibility requirements are met and, otherwise, not process the online balance transfer request.

17. Cancelled.

18. (New) The computer program product of claim 16 wherein the account data is obtained in real time.

19. (New) The computer program product of claim 16, wherein the account data is obtained from a source other than the account holder.

20. (New) The computer program product of claim 16, wherein the first and second financial institutions are the same financial institution.

21. (New) The computer program product of claim 16, wherein determining whether the balance request meets at least one eligibility requirement comprises comparing the first financial institution with a list of ineligible financial institutions.

22. (New) The computer program product of claim 21, wherein the list of ineligible financial institutions comprises second the financial institution and any financial institutions associated with the second financial institution with which the second credit account is held.

23. (New) The computer program product of claim 16, wherein the computer readable medium further comprises instructions for receiving from the account holder an indication that the account holder is interested in transferring a balance to the second credit account; wherein obtaining account data is performed in response to receiving said indication.

24. (New) The computer program product of claim 16, wherein the computer readable medium further comprises instructions for providing to the account holder a balance transfer request display, the display comprising a data entry field; and populating the data entry field with at least one element of said account data.